

**DETERMINANTS OF ISLAMIC HOME FINANCING SELECTION: A STUDY IN
KUALA LUMPUR**

By
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**Othman Yeop Abdullah
Graduate School of Business**

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ABSTRACT

Nowadays, household in Kuala Lumpur are unable to purchase a house at the market price because they have to face many difficulties. They need to undergo lot of procedures and conditions applied to obtain loan from the financial institution to support their affordability to buy a house. This research aims to investigate the determinants which influence the customer in choosing Islamic home financing including attitude, subjective norms, pricing, religious obligation, government intervention and service provision. Samples were taken from 150 respondents who have experienced purchasing house in Kuala Lumpur. The methodology used in this research is one way ANOVA, t-Test, Pearson Coefficient and Multiple Regression. Result of this study shows there is significant relationship between attitude, religious obligation, and service provision between Islamic homes financing selection. Thus, this research provides useful information to community by increasing their level of confidence towards Islamic home financing. From this study, the researcher also suggests bank managers to improve several factors such as marketing, operational and customer service in order to attract customers purchasing their products. Finally, government intervention is vital in creating new policies, to control the house prices and provide variety of scheme in order to help the household to buy their own house.

Keywords: Islamic home financing, attitude, subjective norm, pricing, religious obligation, government intervention and service provision.

ABSTRAK

Pada masa kini, penduduk di Kuala Lumpur tidak dapat membeli rumah pada harga pasaran dan menghadapi kesukaran seperti prosedur dan syarat yang perlu dipatuhi bagi mendapatkan pinjaman daripada institusi kewangan untuk menyokong kemampuan mereka membeli sebuah rumah. Kajian ini bertujuan untuk mengkaji penentu yang mempengaruhi pelanggan dalam memilih pembiayaan perumahan secara Islam termasuk sikap, norma berbentuk subjektif, harga, kewajipan memenuhi tuntutan agama, campur tangan kerajaan dan penyediaan perkhidmatan. Sampel diambil daripada 150 responden yang mempunyai pengalaman dalam membeli rumah di Kuala Lumpur. Metodologi yang digunakan dalam kajian ini adalah “ANOVA”, “t-test”, “Pearson Correlation” dan “Multi Regression”. Hasil kajian ini menunjukkan bahawa terdapat hubungan yang signifikan antara sikap, kewajipan memenuhi tuntutan agama dan penyediaan perkhidmatan dengan pembiayaan perumahan secara Islam. Oleh itu, penyelidikan ini memberi maklumat yang berguna kepada masyarakat dalam meningkatkan tahap keyakinan mereka terhadap pembiayaan perumahan secara Islam . Kajian ini juga mencadangkan bahawa pengurus bank perlu memfokuskan beberapa faktor seperti pemasaran, operasi dan perkhidmatan pelanggan untuk menarik pelanggan membeli produk mereka. Akhir sekali, campur tangan kerajaan dengan mewujudkan dasar baru yang lebih sesuai, mengawal harga rumah serta menyediakan pelbagai skim juga penting dalam membantu isi rumah untuk membeli rumah yang mampu mereka miliki.

Kata Kunci: pembiayaan perumahan secara Islam, sikap, norma berbentuk subjektif, harga, kewajipan memenuhi tuntutan agama, campur tangan kerajaan, penyediaan perkhidmatan.

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LIST OF ABBREVIATIONS

BBA	Bai Bithaman Ajil
MM	Musarakah Mutanaqisah
BNM	Bank Negara Malaysia
IBI	Islamic Banking Institutions
TRA	Theory Reasoned Action
TPB	Theory of Planned Behaviour
DP	Diminishing Partnership
GDP	Gross Domestic Product
BIMB	Bank Islam Malaysia Berhad
PRIMA	Malaysia Housing Programme Corporation

CHAPTER ONE

INTRODUCTION

1.1 Background of Study

The development of Islamic banking and finance in Malaysia started since 1983. Bank Islam Malaysia Berhad (BIMB) is the first Islamic bank which introduced Islamic products to public. During this stage, BIMB introduce several products that compliance with Shariah such as *Murabahah*, *Ijarah*, *Bai Bithaman Ajil* and others. Moreover, in 2010, Bank Negara Malaysia has set target of 20 per cent of all deposits and financing in the banking industry. In addition, the Islamic Banking products have their own framework and demand by the customer to the financing products as it is higher compared to conventional banks (Amin, 2008).

Islamic Home Financing

Recently, most of the Islamic banking institutions offer Islamic home financing. “Islamic mortgage providers” refers to the financial institution that offers Islamic home financing using the *Shariah* principles such as *Bai Bithaman Ajil (BBA)* and *Musharakah Mutanaqisah* or known as Diminishing Partnership; however it is varied with regard to their pricing policies (Haron *et al.*, 1994)

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APPENDIX A
QUESTIONNAIRE

CODE				
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Dear Respondents,

I am Nurul Labanihuda Bt Abdull Rahman, student of Master in Islamic Finance and Banking (MIFB) at present conducting a research on **“Determinants of Islamic Home Financing Selection: A Case Study in Kuala Lumpur”**. This questionnaire is divided into THREE (3) parts, namely:

- Part A : Respondent's Background
- Part B : Information about Home Financing
- Part C : Perception Towards Islamic Home Financing

All of the information and respondents identity will be kept strictly confidential and will be use for academic purpose only. Thank you very much for your time and cooperation.

Kepada Responden,

*Saya, Nurul Labanihuda Bt Abdull Rahman, pelajar tahun akhir Sarjana Kewangan dan Perbankan Islam sedang membuat satu kajian berkenaan “**Penentuan terhadap pemilihan Pembiayaan Perumahan secara Islam : Kajian Di Kuala Lumpur**”. Soal selidik ini terbahagi kepada TIGA bahagian utama iaitu:*

- Bahagian A: Latar Belakang Responden*
- Bahagian B: Maklumat tentang Pembiayaan Perumahan*
- Bahagian C: Pandangan terhadap Pembiayaan Perumahan secara Islam.*

Segala maklumat adalah sulit dan akan digunakan untuk tujuan akademik sahaja. Terima kasih di atas kerjasama anda.

Thank you/ Terima Kasih.

PART A : RESPONDENT'S BACKGROUND /

BAHAGIAN A: LATAR BELAKANG RESPONDEN

Please tick (✓) your answer/Sila tandakan (✓) jawapan anda.

1. **Gender /Jantina**
Male/Lelaki ☐ Female/Perempuan ☐
2. **Race/Agama**
Malay/Melayu ☐ Others/Lain-Lain ☐
3. **Age/Umur:** _____
4. **Marital status/Status Perkahwinan**
Single/Bujang ☐ Married/ Berkahwin ☐
Widow/Janda@Widower/Duda ☐
5. **Highest level of education/Tahap Pendidikan Tertinggi**
Bachelor/Ijazah ☐
Diploma/Diploma ☐
SPM ☐
SRP/PMR ☐
Primary School/ Sekolah Rendah ☐
6. **Working sector/Sector pekerjaan**
Public sector/Sektor Kerajaan ☐ Self-employed/ Bekerja Sendiri ☐
Private sector/Sektor Swasta ☐
7. **Personal income per month/Pendapatan bulanan:** _____
8. **Household expenses per month/ Perbelanjaan Isi Rumah bulanan:** _____

PART B : INFORMATION ABOUT HOME FINANCING

BAHAGIAN B: MAKLUMAT TENTANG PEMBIAYAAN PERUMAHAN

2a. Source of financing/*Sumber pembiayaan*: _____

2b. Amount/ *Jumlah*: _____

2c. Financing Period/*Tempoh pinjaman*: _____

2d. Distance from lending Institutions/ *Jarak dari institusi pinjaman*: _____

2e. Level of satisfaction of service offered/ *Tahap puas hati terhadap perkhidmatan yang ditawarkan*:

Strongly disagree <i>Sangat tidak bersetuju</i>	Disagree <i>Tidak setuju</i>	Moderate <i>Sederhana</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat setuju</i>
1	2	3	4	5

PART C : PERCEPTION TOWARDS ISLAMIC HOME FINANCING

BAHAGIAN C: PANDANGAN TERHADAP PEMBIAYAAN PERUMAHAN SECARA ISLAM

Please tick (✓) your answer according to the scale outline below/*Sila tandakan (✓) jawapan anda berdasarkan skala di bawah*:

Strongly disagree <i>Sangat tidak bersetuju</i>	Disagree <i>Tidak setuju</i>	Moderate <i>Sederhana</i>	Agree <i>Setuju</i>	Strongly Agree <i>Sangat setuju</i>
1	2	3	4	5

	I. ATTITUDE/SIKAP					
1	I feel choosing Islamic home financing is a wise idea. <i>Saya merasa memilih pembiayaan rumah secara Islam adalah idea yang bijak.</i>	1	2	3	4	5
2	I like to choose Islamic home financing. <i>Saya suka memilih pembiayaan rumah secara Islam.</i>	1	2	3	4	5
3	I feel choosing Islamic home financing is beneficial. <i>Saya merasa memilih pembiayaan rumah secara Islam adalah bermanfaat.</i>	1	2	3	4	5
4	I feel choosing Islamic home financing is useful. <i>Saya merasa memilih pembiayaan rumah secara Islam adalah berguna.</i>	1	2	3	4	5

5	I feel Islamic home financing is one of the best Islamic banking products. <i>Saya merasa pembiayaan rumah secara Islam adalah salah satu produk terbaik perbankan Islam.</i>	1	2	3	4	5
II. SUBJECTIVE NORM/NORMA SUBJEKTIF						
6	Most people who are important to me would think that choosing Islamic home financing is a useful. <i>Kebanyakan orang yang penting kepada saya akan berfikir bahawa memilih pembiayaan rumah secara Islam adalah berguna.</i>	1	2	3	4	5
7	Most people are recommended me to apply Islamic home financing. <i>Kebanyakan orang mencadangkan saya untuk memohon pembiayaan rumah secara Islam.</i>	1	2	3	4	5
8	My family influence me to choose Islamic home financing. <i>Keluarga mempengaruhi saya untuk memilih pembiayaan rumah secara Islam.</i>	1	2	3	4	5
9	My friends influence me to choose Islamic home financing. <i>Rakan-rakan mempengaruhi saya untuk memilih pembiayaan rumah secara Islam.</i>	1	2	3	4	5
10	It is expected by others that I should choose Islamic home financing. <i>Ia dijangka oleh orang lain yang saya perlu memilih pembiayaan rumah secara Islam.</i>	1	2	3	4	5
III. PRICING/HARGA						
11	Service charge for Islamic home financing are higher. <i>Caj perkhidmatan pembiayaan perumahan secara Islam adalah lebih tinggi.</i>	1	2	3	4	5
12	Islamic home financing offered by Islamic bank is lower. <i>Pembiayaan perumahan secara Islam yang ditawarkan oleh Bank Islam adalah rendah.</i>	1	2	3	4	5
13	Penalty for Islamic home financing is higher. <i>Penalti bagi pembiayaan perumahan secara Islam adalah tinggi.</i>	1	2	3	4	5
14	Monthly payments for Islamic home financing are higher. <i>Bayaran bulanan untuk pembiayaan rumah secara Islam adalah tinggi.</i>	1	2	3	4	5
15	Islamic home financing offers unfair pricing <i>Pembiayaan rumah secara Islam menawarkan harga yang tidak adil.</i>	1	2	3	4	5
16	Islamic home financing not offer full financing for Islamic home financing.	1	2	3	4	5

	<i>Pembiayaan rumah secara Islam tidak menawarkan pembiayaan yang penuh.</i>					
	IV. RELIGIOUS OBLIGATION/ KEWAJIPAN AGAMA					
17	Islamic home financing is compliance with Islamic Law. <i>Pembiayaan rumah secara Islam adalah berlandaskan undang-undang Islam.</i>	1	2	3	4	5
18	Islamic home financing is free from interest. <i>Pembiayaan rumah secara Islam adalah bebas daripada riba.</i>	1	2	3	4	5
19	Islamic home financing is free from fraud. <i>Pembiayaan rumah secara Islam adalah bebas daripada penipuan.</i>	1	2	3	4	5
20	Islamic home financing is based on Islamic principle business implementation. <i>Pembiayaan rumah secara Islam adalah berdasarkan aplikasi prinsip perniagaan secara Islam.</i>	1	2	3	4	5
21	Islamic home financing don't have any doubt in their transaction. <i>Pembiayaan rumah secara Islam tidak mempunyai transaksi yang meragukan.</i>	1	2	3	4	5
22	Islamic home financing is transparency and unambiguous in their transactions. <i>Pembiayaan perumahan secara Islam adalah telus dan jelas dalam transaksi mereka.</i>	1	2	3	4	5
	V. GOVERNMENT INTERVENTION/PENGLIBATAN KERAJAAN					
23	Bank Negara Malaysia encourages using Islamic banking facilities. <i>Bank Negara Malaysia menggalakkan penggunaan kemudahan perbankan secara Islam.</i>	1	2	3	4	5
24	Bank Negara Malaysia always scrutinizes the move of Islamic banking operations. <i>Bank Negara Malaysia selalu meneliti pergerakan dalam operasi perbankan Islam.</i>	1	2	3	4	5
25	Bank Negara Malaysia encourages new innovations in Islamic banking operations. <i>Bank Negara Malaysia menggalakan inovasi baru dalam operasi perbankan Islam.</i>	1	2	3	4	5
26	The Malaysian Government provides incentives to the Islamic banking industry.	1	2	3	4	5

	<i>Kerajaan Malaysia menyediakan insentif kepada industri perbankan Islam.</i>					
27	The Malaysian Government provides guarantees the stability of Islamic finance industry. <i>Kerajaan Malaysia menyediakan jaminan terhadap kestabilan dalam industri perbankan Islam.</i>	1	2	3	4	5
	VI. SERVICE PROVISION/PEMBERIAN PERKHIDMATAN					
28	The service officers are friendly and knowledgeable in Islamic home financing application. <i>Pegawai-pegawai perkhidmatan adalah mesra dan berpengetahuan luas dalam aplikasi pembiayaan perumahan secara Islam.</i>	1	2	3	4	5
29	The service officers give advices to choose housing developer for Islamic home financing. <i>Pegawai-pegawai perkhidmatan memberikan bimbingan untuk saya memilih memilih pemaju perumahan bagi pembiayaan perumahan secara Islam.</i>	1	2	3	4	5
30	The service officers are understood the needs and wants of their customers. <i>Pegawai-pegawai perkhidmatan memahami keperluan dan kemahuan pelanggan mereka.</i>	1	2	3	4	5
31	The service officers are providing fast and efficient services. <i>Pegawai-pegawai perkhidmatan menyediakan perkhidmatan yang cepat dan cekap.</i>	1	2	3	4	5
32	The service officers are providing easy approval for financing application. <i>Pegawai-pegawai perkhidmatan menyediakan proses kelulusan yang mudah bagi permohonan pembiayaan.</i>	1	2	3	4	5
33	The service officers are providing information on repayment method. <i>Pegawai-pegawai perkhidmatan menyediakan maklumat tentang pembayaran balik.</i>	1	2	3	4	5
	VII. SELECTION OF ISLAMIC HOME FINANCING/PEMILIHAN TERHADAP PEMBIAYAAN PERUMAHAN SECARA ISLAM					
34	I choose Islamic home financing because of the product advantage. <i>Saya memilih pembiayaan perumahan secara Islam kerana kelebihan produknya.</i>	1	2	3	4	4
35	I choose Islamic home financing because it is completely compatible with my current situation.	1	2	3	4	5

	<i>Saya memilih pembiayaan perumahan secara Islam kerana ia sangat serasi dengan keadaan semasa saya.</i>					
36	I choose Islamic home financing because it would be good for me. <i>Saya memilih pembiayaan perumahan secara Islam kerana ia lebih baik untuk saya.</i>	1	2	3	4	5
37	I choose Islamic home financing because it would be peace of mind to me. <i>Saya memilih pembiayaan perumahan secara Islam kerana saya akan mendapat ketenangan fikiran.</i>	1	2	3	4	5
38	I choose Islamic home financing because I feel comfortable with their services provided. <i>Saya memilih pembiayaan perumahan secara Islam kerana saya berasa selesa dengan perkhidmatan yang diberikan.</i>	1	2	3	4	5
39	I will introduce Islamic home financing to my friends. <i>Saya akan memperkenalkan pembiayaan perumahan secara Islam kepada rakan-rakan saya.</i>	1	2	3	4	5

Suggestion about Islamic home financing offered/*Pandangan mengenai pembiayaan perumahan secara Islam yang ditawarkan.*

I suggest/*Saya cadangkan,*

THANK YOU FOR YOUR COOPERATION
TERIMA KASIH DI ATAS KERJASAMA ANDA

APPENDIX B

NORMALITY TEST

AND

LINEARITY TEST

(a) **Normality Test For Islamic Home Financing Selection**

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Selection	150	100.0%	0	.0%	150	100.0%

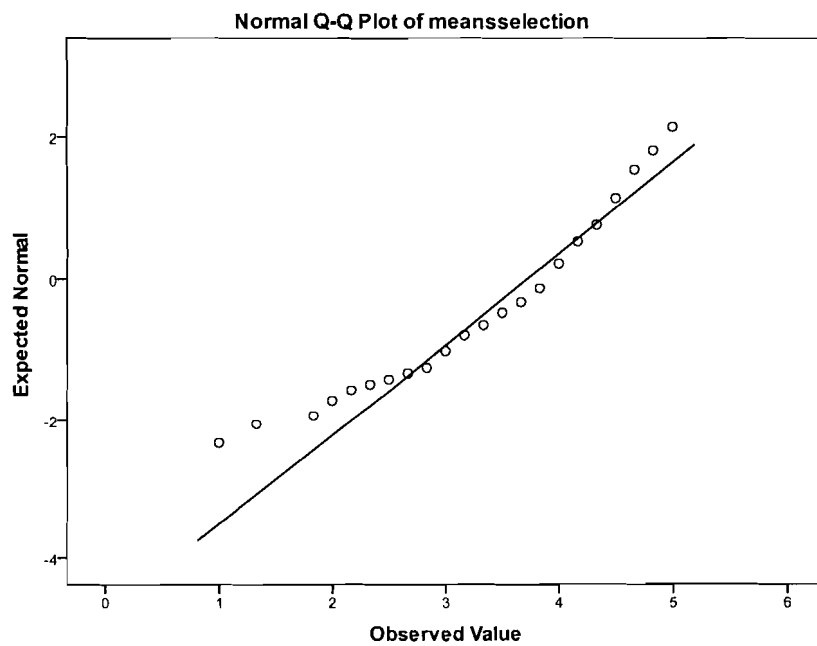
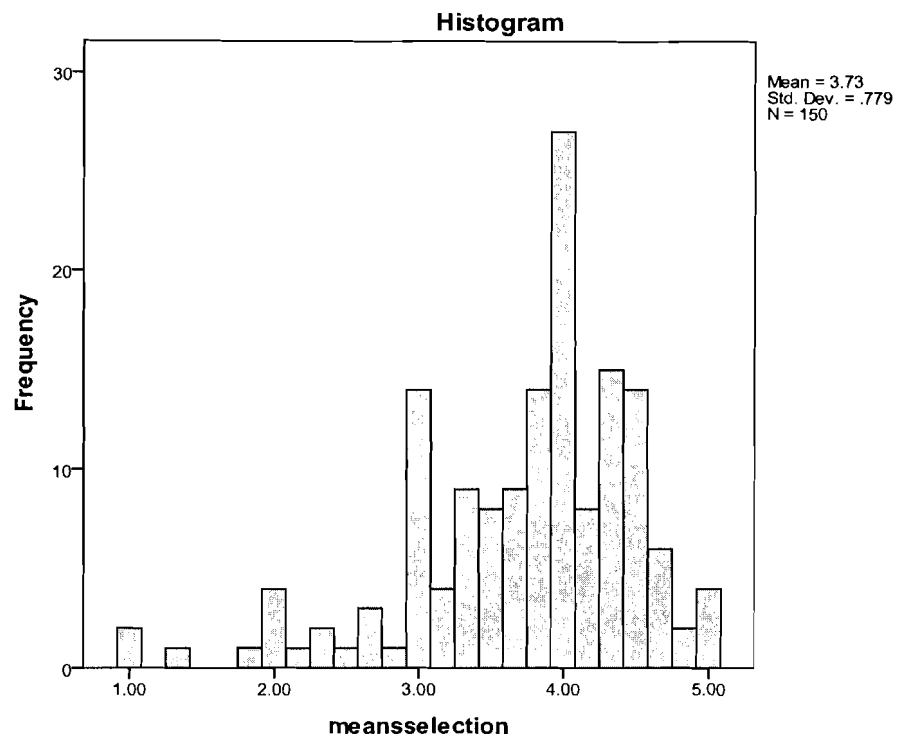
Descriptives

Descriptives			Statistic	Std. Error
Selection	Mean		3.7311	.06361
	95% Confidence Interval for Mean	Lower Bound	3.6054	
		Upper Bound	3.8568	
	5% Trimmed Mean		3.7840	
	Median		4.0000	
	Variance		.607	
	Std. Deviation		.77906	
	Minimum		1.00	
	Maximum		5.00	
	Range		4.00	
	Interquartile Range		1.00	
	Skewness		-1.120	.198
	Kurtosis		1.558	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Selection	.152	150	.000	.921	150	.000

a. Lilliefors Significance Correction



(b) Normality Test For Attitude

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Attitude	150	100.0%	0	.0%	150	100.0%

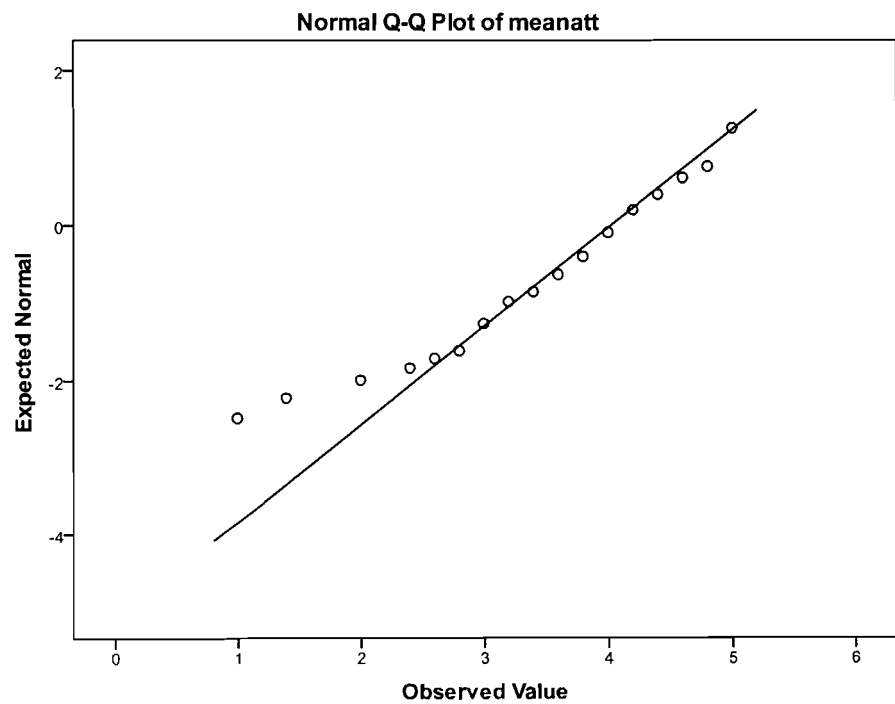
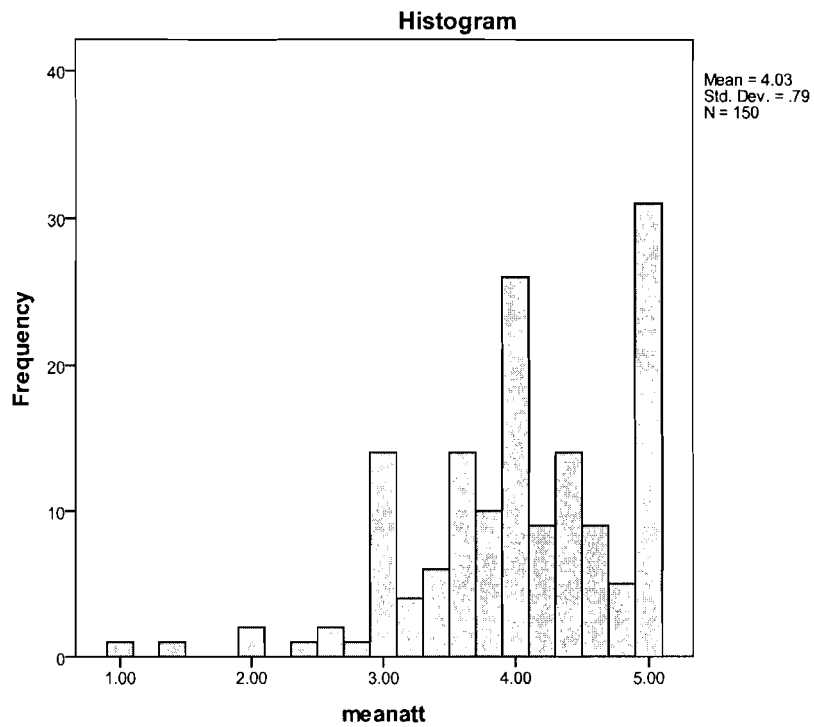
Descriptives

				Statistic	Std. Error
Attitude	Mean			4.0280	.06449
	95% Confidence Interval for Mean				
	Lower Bound			3.9006	
	Upper Bound			4.1554	
	5% Trimmed Mean			4.0837	
	Median			4.0000	
	Variance			.624	
	Std. Deviation			.78988	
	Minimum			1.00	
	Maximum			5.00	
	Range			4.00	
	Interquartile Range			1.00	
	Skewness			-.850	.198
	Kurtosis			1.118	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Attitude	.113	150	.000	.921	150	.000

a. Lilliefors Significance Correction



(c) Normality Test For Subjective Norm

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Sub. Norm	150	100.0%	0	.0%	150	100.0%

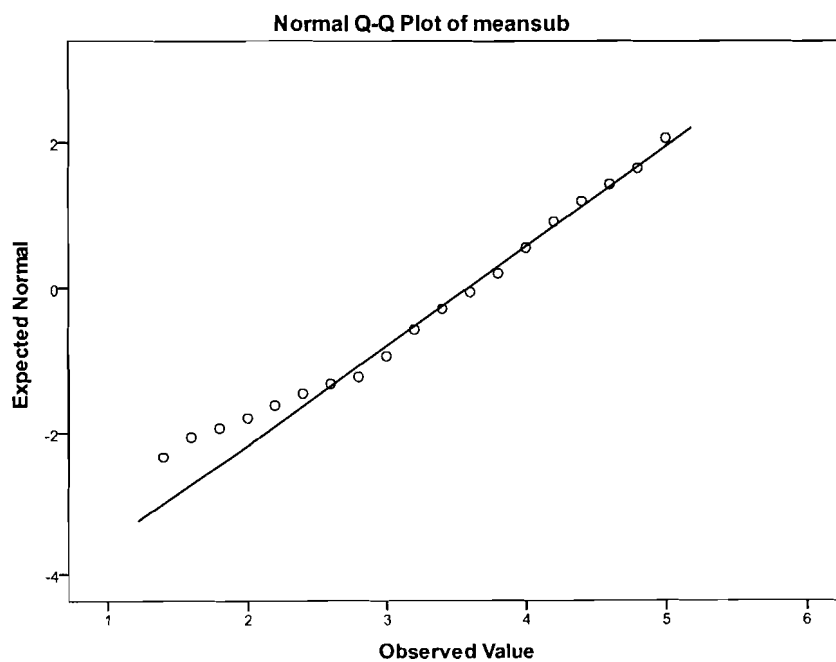
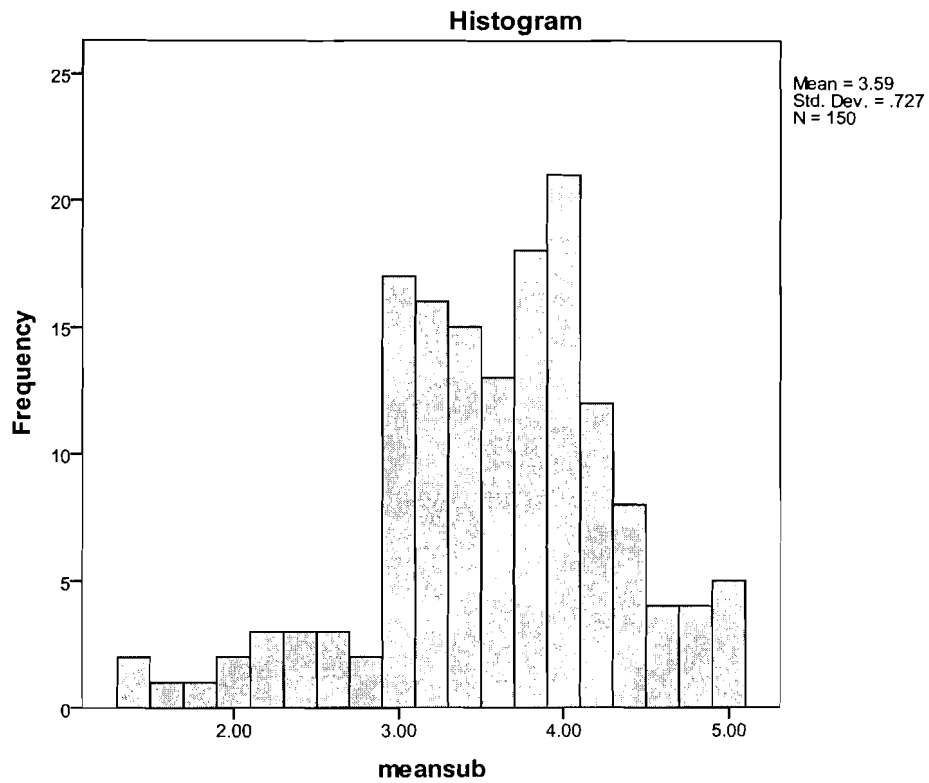
Descriptives

				Statistic	Std. Error
Sub. Norm	Mean			3.5867	.05940
	95% Confidence Interval for Mean				
	Lower Bound			3.4693	
	Upper Bound			3.7040	
	5% Trimmed Mean			3.6111	
	Median			3.6000	
	Variance			.529	
	Std. Deviation			.72747	
	Minimum			1.40	
	Maximum			5.00	
	Range			3.60	
	Interquartile Range			.80	
	Skewness			-.523	.198
	Kurtosis			.578	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Sub. Norm	.097	150	.002	.968	150	.002

a. Lilliefors Significance Correction



(d) Normality Test For Pricing

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanpricing	150	100.0%	0	.0%	150	100.0%

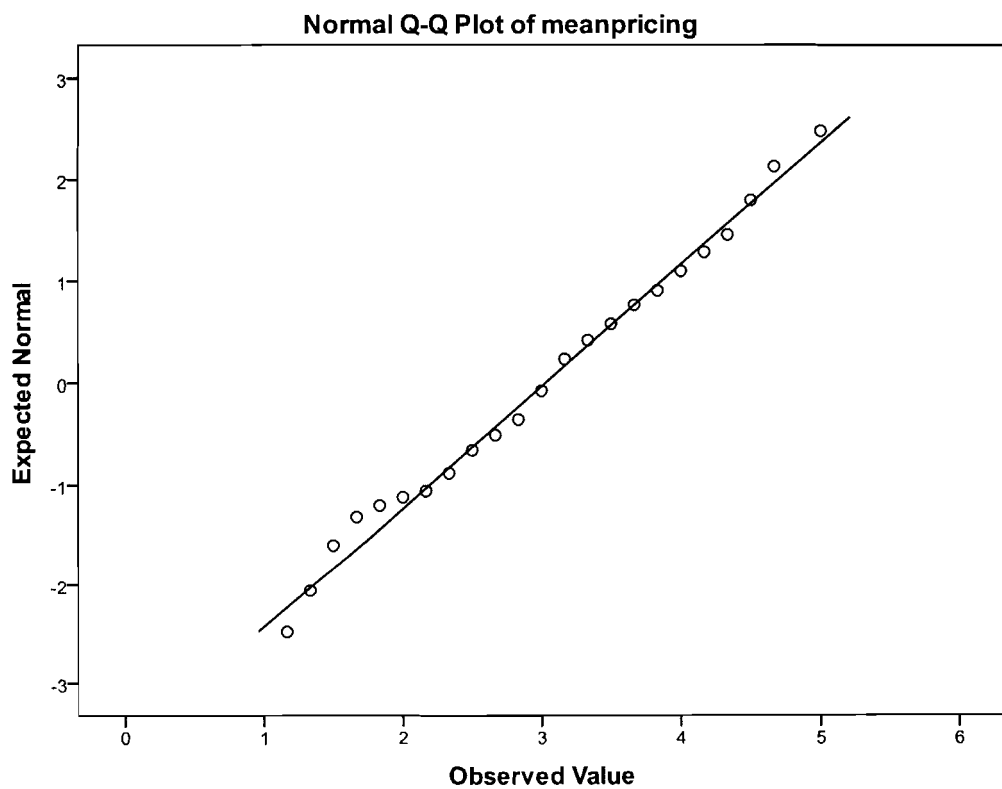
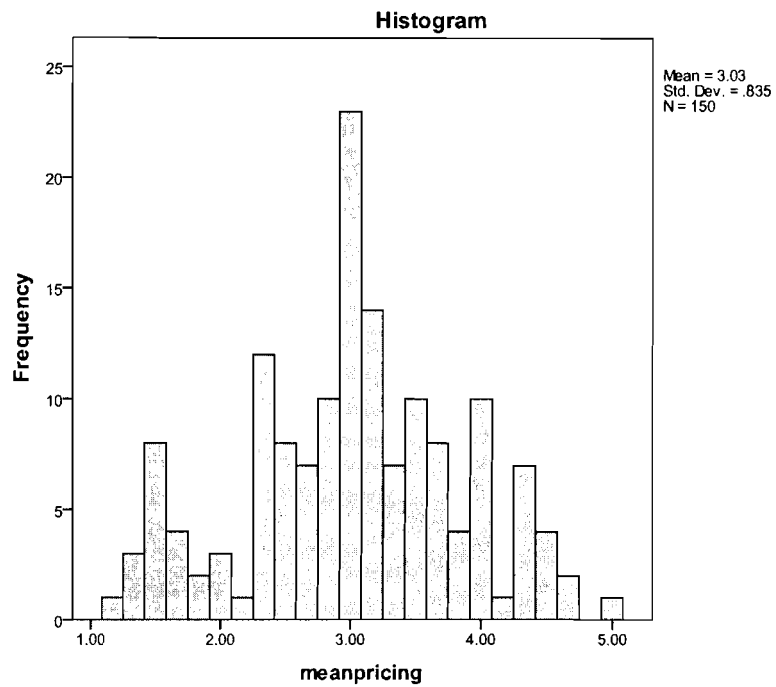
Descriptives

			Statistic	Std. Error
meanpricing	Mean		3.0256	.06817
	95% Confidence Interval for Mean	Lower Bound	2.8908	
		Upper Bound	3.1603	
	5% Trimmed Mean		3.0290	
	Median		3.0000	
	Variance		.697	
	Std. Deviation		.83495	
	Minimum		1.17	
	Maximum		5.00	
	Range		3.83	
	Interquartile Range		1.04	
	Skewness		-.128	.198
	Kurtosis		-.354	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanpricing	.094	150	.002	.979	150	.020

a. Lilliefors Significance Correction



(e) Normality Test For Religious Obligation

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Religious	150	100.0%	0	.0%	150	100.0%

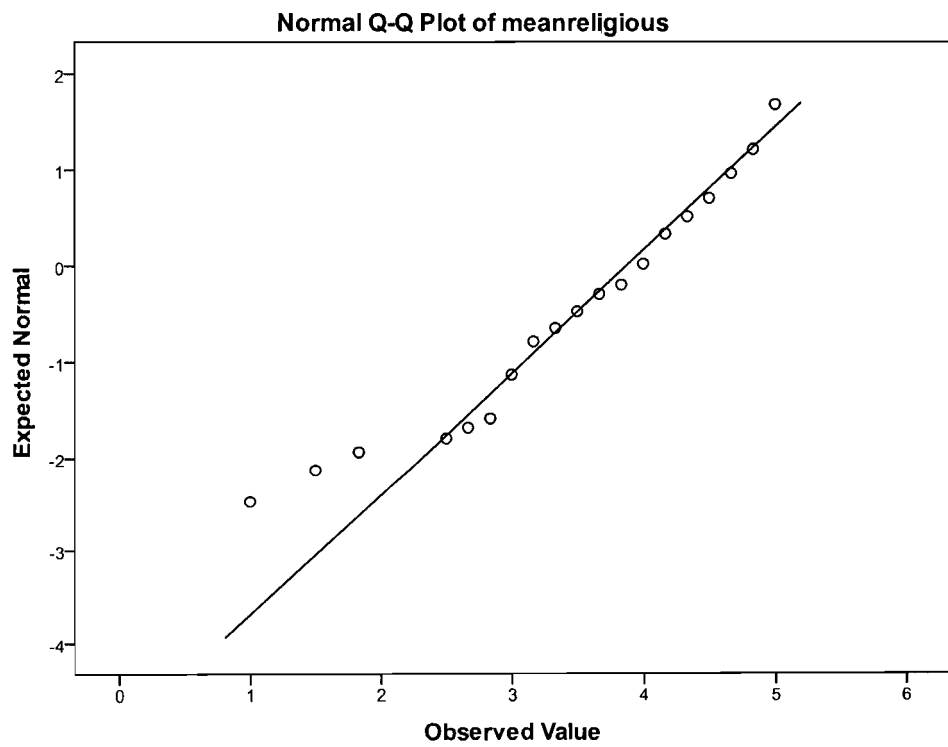
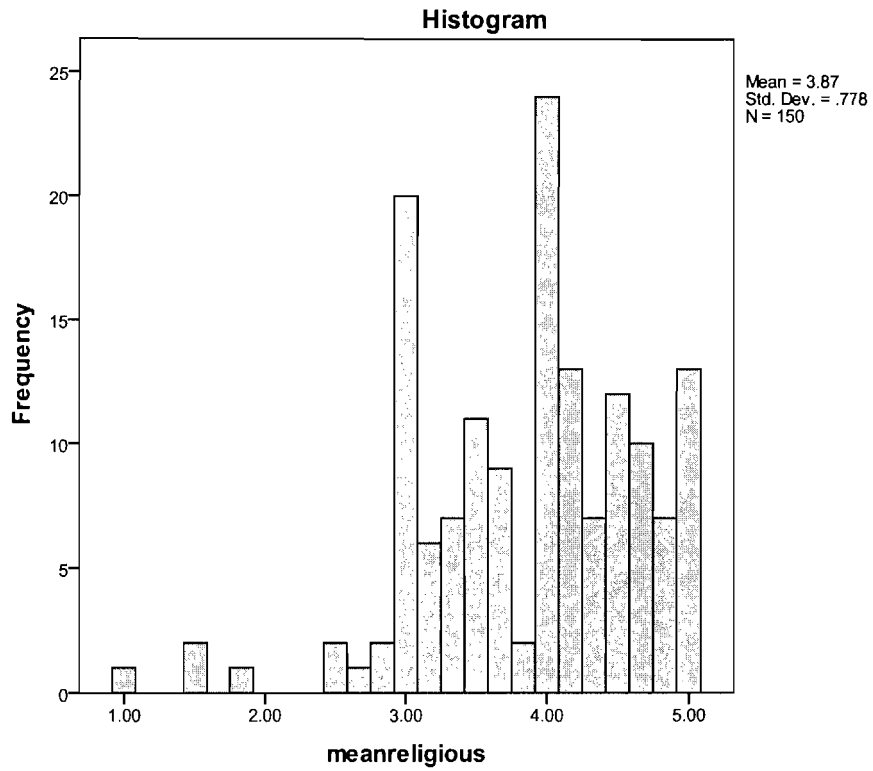
Descriptives

				Statistic	Std. Error
Religious	Mean			3.8711	.06354
	95% Confidence Interval for Mean				
	Lower Bound			3.7456	
	Upper Bound			3.9967	
	5% Trimmed Mean			3.9130	
	Median			4.0000	
	Variance			.606	
	Std. Deviation			.77819	
	Minimum			1.00	
	Maximum			5.00	
	Range			4.00	
	Interquartile Range			1.17	
	Skewness			-.735	.198
	Kurtosis			.885	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Religious	.139	150	.000	.941	150	.000

a. Lilliefors Significance Correction



(f) Normality Test For Government Intervention

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
Govern.	150	100.0%	0	.0%	150	100.0%

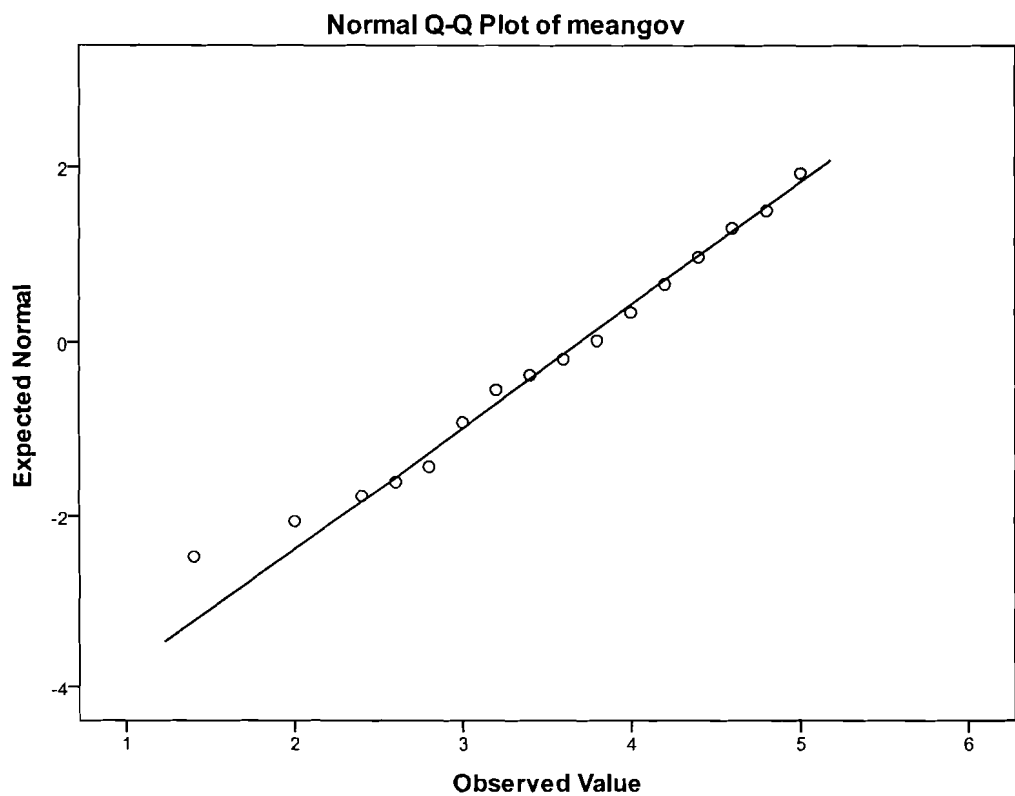
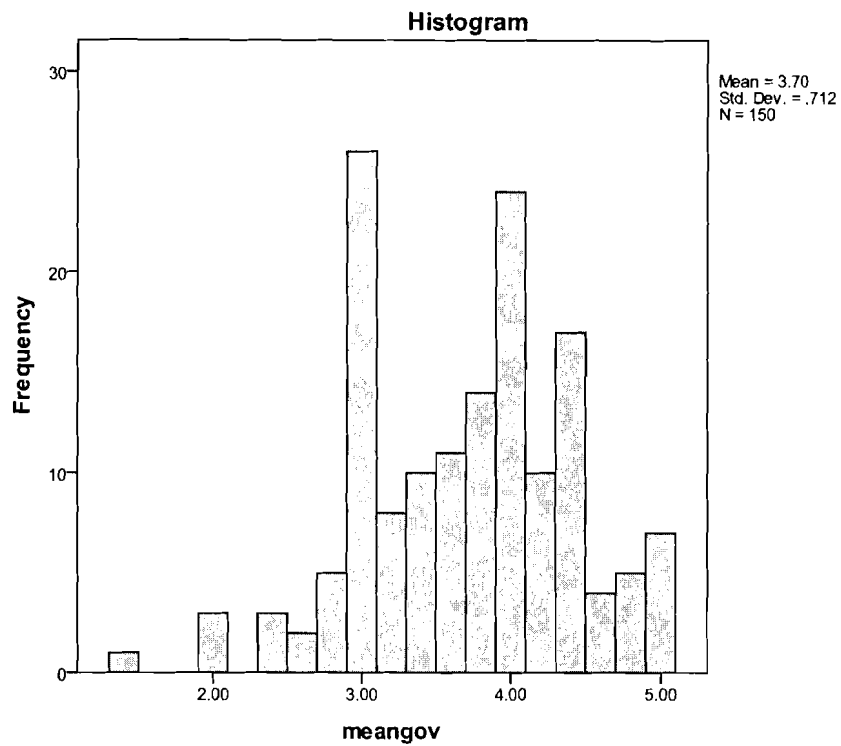
Descriptives

			Statistic	Std. Error
Govern.	Mean		3.6960	.05812
	95% Confidence Interval for Mean	Lower Bound	3.5812	
		Upper Bound	3.8108	
	5% Trimmed Mean		3.7119	
	Median		3.8000	
	Variance		.507	
	Std. Deviation		.71183	
	Minimum		1.40	
	Maximum		5.00	
	Range		3.60	
	Interquartile Range		1.20	
	Skewness		-.309	.198
	Kurtosis		-.089	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Govern.	.112	150	.000	.969	150	.002

a. Lilliefors Significance Correction



(g) Normality Test For Service Provision

Case Processing Summary

	Cases					
	Valid		Missing		Total	
	N	Percent	N	Percent	N	Percent
meanservice	150	100.0%	0	.0%	150	100.0%

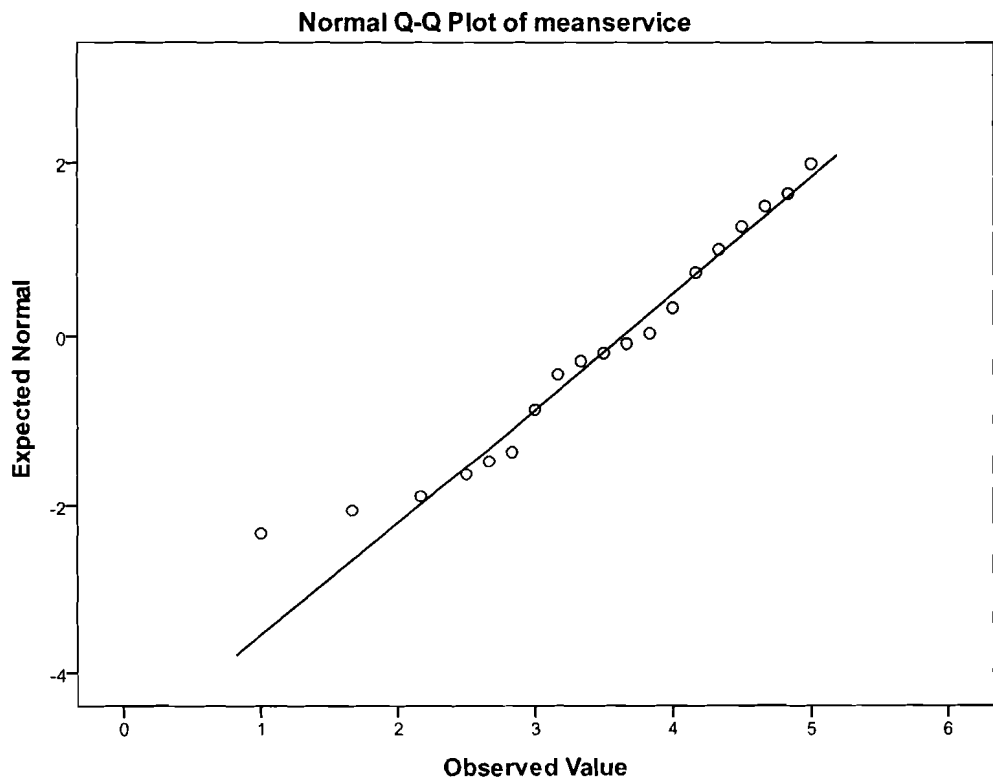
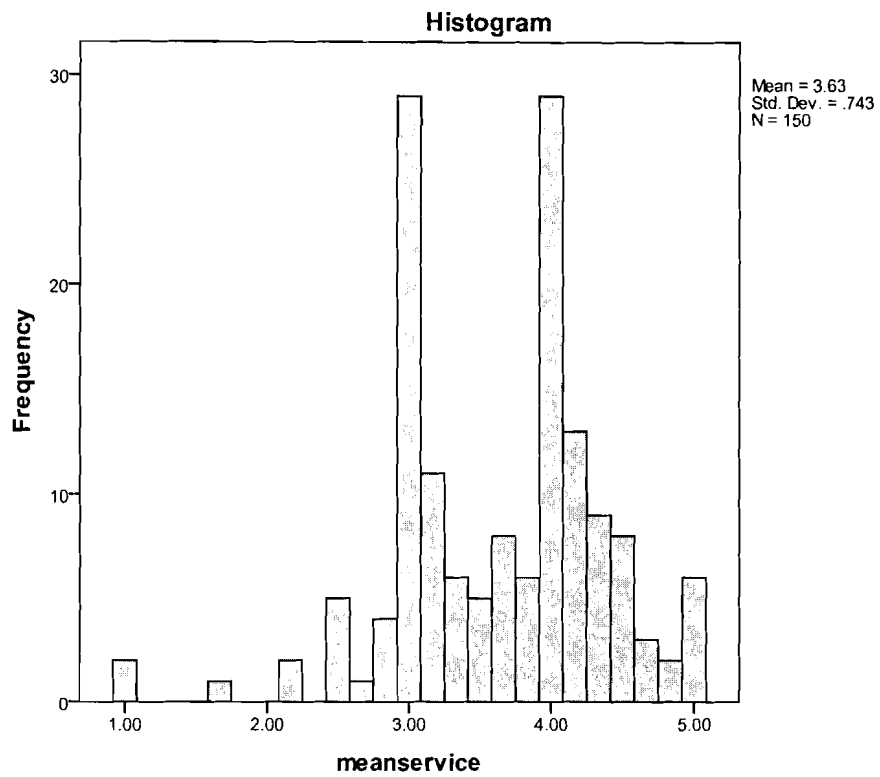
Descriptives

				Statistic	Std. Error
meanservice	Mean			3.6333	.06063
	95% Confidence Interval for Mean				
	Lower Bound			3.5135	
	Upper Bound			3.7531	
	5% Trimmed Mean			3.6556	
	Median			3.8333	
	Variance			.551	
	Std. Deviation			.74260	
	Minimum			1.00	
	Maximum			5.00	
	Range			4.00	
	Interquartile Range			1.17	
	Skewness			-.590	.198
	Kurtosis			.917	.394

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
meanservice	.156	150	.000	.946	150	.000

a. Lilliefors Significance Correction



APPENDIX C

RELIABILITY TEST

AND

FACTOR ANALYSIS

(a) Attitude

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.940	.941	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
if feel choosing Islamic home financing is a wise idea	16.10	10.265	.846	.717	.925
i like to choose Islamic home financing	16.12	10.630	.789	.653	.935
I feel choosing Islamic home financing is beneficial	16.12	9.650	.879	.804	.918
i feel choosing islamic home financing is useful	16.11	10.316	.866	.774	.922
i feel islamic home financing is one of the best Islamic banking products	16.11	9.801	.821	.715	.930

(b) Subjective Norm

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.860	.862	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Most people who are important to me would think that choosing islamic home financing is a useful	14.25	9.090	.671	.508	.834
most people are recommended me to apply islamic home financing	14.28	9.223	.680	.514	.832
my family influence me to choose islamic home financing	14.37	7.925	.736	.567	.817
my friend influence me to choose islamic home financing	14.43	8.743	.680	.502	.831
it is expexted by others that i should choose islamic home financing	14.41	8.834	.637	.415	.842

(c) Pricing

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.873	.873	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
service charge for islamic home financing are higher	14.93	17.974	.660	.517	.853
islamic home financing offered by islamic bank is lower	15.16	19.974	.448	.259	.887
penalty for islamic home financing is higher	15.11	17.135	.797	.669	.830
monthly payments for islamic home financing are higher	15.06	17.265	.776	.649	.833
islamic home financing offers unfair pricing	15.38	16.881	.688	.561	.850
islamic home financing not offer full financing for islamic home financing	15.13	18.004	.697	.544	.847

(d) Religious Obligation

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.910	.910	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
islamic home financing is compliance with islamic law	19.27	16.616	.632	.412	.910
islamic home financing is free from interest	19.31	15.210	.741	.651	.896
islamic home financing is free from fraud	19.35	15.505	.766	.674	.892
islamic home financing is based on islamic principle business implementation	19.34	15.246	.799	.668	.887
islamic home financing don't have any doubt in their transaction	19.41	15.384	.764	.657	.892
islamic home financing is transparency and unambiguous in their transactions	19.45	14.504	.803	.700	.887

(e) Government Intervention

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.883	.883	5

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
Bank negara malaysia encourages using islamic banking facilities	14.75	8.160	.750	.588	.850
bank negara malaysia always scrutinizes the move of islamic banking operations	14.76	8.412	.743	.585	.852
bank negara malaisa encourages new innovations in islamic banking operations	14.74	8.234	.709	.516	.860
the malaysian goverment provides incentives to the islamic banking industry	14.74	8.194	.746	.562	.851
the malaysia government provides guarantees the stability of islamic finance industry	14.93	8.726	.643	.434	.874

(f) Service Provision

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.912	.912	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
the service officers are friendly and knowledgeable in islamic home financing application	18.16	14.256	.713	.567	.901
the service officers give advices to choose housing developer for islamic home financing	18.18	13.518	.774	.650	.893
the service officers are understood the need and wants of their customers	18.13	13.682	.813	.689	.887
the service officers are providing fast and efficient services	18.17	14.341	.713	.573	.901
the service officers are providing easy approval for financing application	18.26	14.180	.731	.570	.899
he service officers are providing information on repayment method	18.11	14.203	.777	.623	.893

(g) Islamic Home Financing Selection

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.925	.926	6

Item-Total Statistics

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
i choose islamic home financing baecause of the product advantage	18.66	15.098	.787	.696	.912
i choose islamic home finanicing because it is completely compatible with my current situation	18.75	15.167	.780	.686	.913
i choose islamic home financing because it would be good for me	18.61	15.569	.819	.704	.908
i choose islamic home financing because it would be peace of mind to me	18.67	15.673	.780	.652	.913
i choose islamic home financing because i feel comfortable with their seVICES provided	18.64	15.695	.776	.629	.913
i will introduce islamic home financing to my friends	18.61	15.193	.772	.637	.914

FACTOR ANALYSIS

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.896
Bartlett's Test of Sphericity	Approx. Chi-Square	1260.740
	df	66
	Sig.	.000

	Components	
	1	2
Islamic home financing is free from fraud	.879	
Islamic home financing is free from interest	.875	
Islamic home financing is based on Islamic principle business implementation	.865	
Islamic home financing is transparency and unambiguous in their transactions	.840	
Islamic home financing do not have any doubt in their transaction	.803	
Islamic home financing is compliance with Islamic law	.722	
The service officers are understood the need of their customers		.886
The service officers are providing fast and efficient services		.835
The service officers are providing easy approval for financing application		.834
The service officers are providing information on repayment method		.772
The service officers give advices to choose housing developer for Islamic home financing		.753
The service officers are friendly and knowledgeable in Islamic home financing application		.719

APPENDIX D

DESCRIPTIVE ANALYSIS

Frequency Table for Gender

		Gender			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Male	77	51.3	51.3	51.3
	Female	73	48.7	48.7	100.0
	Total	150	100.0	100.0	

Frequency Table for Race

		Racer			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Malay	130	86.7	86.7	86.7
	Others	20	13.3	13.3	100.0
	Total	150	100.0	100.0	

Frequency Table for Age

		Age			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	86	57.3	57.3	57.3
	2	47	31.3	31.3	88.7
	3	17	11.3	11.3	100.0
	Total	150	100.0	100.0	

Frequency Table for Marital Status

		Marital Status			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Single	65	43.3	43.3	43.3
	Widow/Widower	2	1.3	1.3	44.7
	Married	83	55.3	55.3	100.0
	Total	150	100.0	100.0	

Frequency Table for Level of education

		Level of Education			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Bachelor	72	48.0	48.0	48.0
	Diploma	32	21.3	21.3	69.3
	SPM/STPM	41	27.3	27.3	96.7
	SRP/PMR	5	3.3	3.3	100.0
	Total	150	100.0	100.0	

Frequency Table for Working Sector

		Working Sector			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Public	35	23.3	23.3	23.3
	Private	107	71.3	71.3	94.7
	Self Employed	8	5.3	5.3	100.0
	Total	150	100.0	100.0	

(A) Frequency Table for Personal Income per month

Personal Income per month					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	99	66.0	66.0	66.0
	2	39	26.0	26.0	92.0
	3	12	8.0	8.0	100.0
Total		150	100.0	100.0	

(B) Frequency Table for Household expenses per month

Household expenses per month					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1	56	37.3	37.3	37.3
	2	86	57.3	57.3	94.7
	3	8	5.3	5.3	100.0
Total		150	100.0	100.0	

LEVEL OF SELECTION AND FACTORS OF RESPONDENTS

Descriptive Statistics					
	N	Minimum	Maximum	Mean	Std. Deviation
meansselection	150	1.00	5.00	3.7311	.77906
meanatt	150	1.00	5.00	4.0280	.78988
meansub	150	1.40	5.00	3.5867	.72747
meanpricing	150	1.17	5.00	3.0256	.83495
meanreligious	150	1.00	5.00	3.8711	.77819
meangov	150	1.40	5.00	3.6960	.71183
meanservice	150	1.00	5.00	3.6333	.74260
Valid N (listwise)	150				

APPENDIX E

T-TEST AND ANOVA

(a) TEST OF DIFFERENCES BETWEEN GENDERS TOWARDS ISLAMIC HOME FINANCING SELECTION

Group Statistics

	Gender	N	Mean	Std. Deviation	Std. Error Mean
Selection	Male	77	3.6905	.87179	.09935
	Female	73	3.7740	.67092	.07853

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Selection	Equal variances assumed	3.405	.067	-.655	148	.514	-.08350	.12751	-.33547	.16848
	Equal variances not assumed			-.659	142.085	.511	-.08350	.12664	-.33383	.16684

TEST OF DIFFERENCES BETWEEN RACE TOWARDS ISLAMIC HOME FINANCING SELECTION

Group Statistics

	Race	N	Mean	Std. Deviation	Std. Error Mean
Selection	Malay	130	3.7679	.76601	.06718
	Others	20	3.4917	.84028	.18789

Independent Samples Test

	Levene's Test for Equality of Variances		t-test for Equality of Means						
	F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
								Lower	Upper
Equal variances assumed	.049	.825	1.482	148	.140	.27628	.18638	-.09202	.64458
Equal variances not assumed			1.385	24.111	.179	.27628	.19954	-.13545	.68802

**TEST OF DIFFERENCES BETWEEN DEMOGRAPHIC FACTORS TOWARDS ISLAMIC
HOME FINANCING SELECTION**

(A) Age

ANOVA

meansselection

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	18.182	27	.673	1.137	.310
Within Groups	72.251	122	.592		
Total	90.433	149			

Descriptives

meansselection

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
1	86	3.6357	.84734	.09137	3.4540	3.8173	1.00	5.00
2	47	3.8121	.67443	.09838	3.6140	4.0101	1.83	5.00
3	17	3.9902	.62492	.15156	3.6689	4.3115	2.33	4.67
Total	150	3.7311	.77906	.06361	3.6054	3.8568	1.00	5.00

(B) Marital Status

ANOVA

meansselection

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.028	2	1.514	2.547	.082
Within Groups	87.404	147	.595		
Total	90.433	149			

Descriptives

meansselection

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Single	65	3.5692	.65742	.08154	3.4063	3.7321	2.00	5.00
Widow/Widower	2	3.7500	.35355	.25000	.5734	6.9266	3.50	4.00
Married	83	3.8574	.85267	.09359	3.6712	4.0436	1.00	5.00
Total	150	3.7311	.77906	.06361	3.6054	3.8568	1.00	5.00

(C)Level of education

ANOVA

meansselection

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	5.335	5	1.067	1.806	.115
Within Groups	85.098	144	.591		
Total	90.433	149			

Descriptives

meansselection

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Bachelor	72	3.7523	.80782	.09520	3.5625	3.9421	1.00	5.00
Diploma	32	3.8281	.74474	.13165	3.5596	4.0966	2.00	5.00
SPM/STPM	41	3.5854	.73798	.11525	3.3524	3.8183	1.00	4.83
SRP/PMR	5	4.0000	.94281	.42164	2.8293	5.1707	2.33	4.50
Total	150	3.7311	.77906	.06361	3.6054	3.8568	1.00	5.00

(D) Working sector

ANOVA

meansselection

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.737	3	.579	.953	.417
Within Groups	88.695	146	.608		
Total	90.433	149			

Descriptives

meansselection

	N	Mean	Std. Deviation	Std. Error	95% Confidence Interval for Mean		Minimum	Maximum
					Lower Bound	Upper Bound		
Public	35	3.8524	.82026	.13865	3.5706	4.1342	1.00	4.83
Private	107	3.7025	.76685	.07413	3.5555	3.8495	1.00	5.00
Self Employed	8	3.5833	.79682	.28172	2.9172	4.2495	2.33	4.33
Total	150	3.7311	.77906	.06361	3.6054	3.8568	1.00	5.00

APPENDIX F

PEARSON CORRELATION

AND

MULTIPLE REGRESSION

**PEARSON CORRELATION BETWEEN ISLAMIC HOME FINANNCING
SELECTION**

CORRELATION

Descriptive Statistics

	N	Mean	Std. Deviation
meanpricing	150	3.0256	.83495
meansub	150	3.5867	.72747
meanservice	150	3.6333	.74260
meangov	150	3.6960	.71183
meansselection	150	3.7311	.77906
meanreligious	150	3.8711	.77819
meanatt	150	4.0280	.78988

Correlations

		meansselection	meanatt	meansub	meanpricing	meanreligious	meangov	meanservice
meansselection	Pearson Correlation	1	.688**	.597**	-.088	.641**	.541**	.580**
	Sig. (2-tailed)		.000	.000	.286	.000	.000	.000
	N	150	150	150	150	150	150	150
meanatt	Pearson Correlation	.688**	1	.578**	.001	.527**	.369**	.352**
	Sig. (2-tailed)	.000		.000	.994	.000	.000	.000
	N	150	150	150	150	150	150	150
meansub	Pearson Correlation	.597**	.578**	1	.051	.516**	.511**	.487**
	Sig. (2-tailed)	.000	.000		.535	.000	.000	.000
	N	150	150	150	150	150	150	150
meanpricing	Pearson Correlation	-.088	.001	.051	1	.003	.033	-.110
	Sig. (2-tailed)	.286	.994	.535		.976	.688	.182
	N	150	150	150	150	150	150	150
meanreligious	Pearson Correlation	.641**	.527**	.516**	.003	1	.541**	.540**
	Sig. (2-tailed)	.000	.000	.000	.976		.000	.000
	N	150	150	150	150	150	150	150
meangov	Pearson Correlation	.541**	.369**	.511**	.033	.541**	1	.614**
	Sig. (2-tailed)	.000	.000	.000	.688	.000		.000
	N	150	150	150	150	150	150	150

*. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

MULTIPLE REGRESSION ANALYSIS TOEARDS ISLAMIC HOME FINANICNG SELECTION

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.810 ^a	.656	.642	.46614	1.910

a. Predictors: (Constant), meanservice, meanpricing, meanatt, meangov, meanreligious, meansub

b. Dependent Variable: meansselection

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	59.361	6	9.893	45.532	.000 ^a
	Residual	31.072	143	.217		
	Total	90.433	149			

a. Predictors: (Constant), meanservice, meanpricing, meanatt, meangov, meanreligious, meansub

b. Dependent Variable: meansselection

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.074	.290		-.255	.799
	meanatt	.403	.063	.408	6.420	.000
	meansub	.116	.072	.108	1.605	.111
	meanpricing	-.070	.047	-.075	-1.508	.134
	meanreligious	.207	.067	.206	3.074	.003
	meangov	.112	.074	.102	1.514	.132
	meanservice	.211	.071	.201	2.982	.003